

## ABSTRACT

The present invention provides a method of making a secure financial transaction over the internet comprising: a virtual credit card terminal (VCT) having a credit card means reader, a digital processing device operatively associated with said credit card means reader and encoding  
5 transaction programs that allows opening of an interactive terminal window for processing of the transaction, and wherein said virtual credit card terminal is registered with a VCT gateway.

TO: T50-4455660